

# **EXHIBIT J**

# Elite Legal Network

---

14600 Golden West Street, Suite A101 Westminster, CA 92683

Main Toll Free 888-451-9222 / Fax 888-430-4111

---

Client Name: Ali Swerman & Sarah Hoover

Loan Number: [REDACTED] 5107

To: PHH

Fax #: 856-977-2848

From: Elite Legal Network

Date: 9/9/2019

Number of Pages: 3

Re: Loan Modification Documents

Urgent: For Review

---

- ☐ **RMA**
- ☐ **4506T**
- ☐ **HARDSHIP LETTER**
- ☐ **PAY STUBS**
- ☐ **BANK STATEMENTS**
- ☐ **SSI AWARDS LETTER**
- ☐ **TAX'S**
- ☒ **LOA**
- ☒ **OTHER**

*Bankruptcy Filing*

United States Bankruptcy Court  
Western District of Washington

**Notice of Bankruptcy Case Filing**

A bankruptcy case concerning the debtor(s) listed below was filed under Chapter 13 of the United States Bankruptcy Code, entered on 09/09/2019 at 12:46 PM and filed on 09/09/2019.

**Sarah Hoover**  
18205 106th St E  
Bonney Lake, WA 98391  
SSN / ITIN: xxx-xx-8882



The bankruptcy trustee is:

**Michael G. Malaier**  
2122 Commerce Street  
Tacoma, WA 98402  
253-572-6600

The case was assigned case number 19-42890-MJH to Judge Mary Jo Heston.

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

If you would like to view the bankruptcy petition and other documents filed by the debtor, they are available with a Pacer account log in at <https://ecf.wawb.uscourts.gov> or via public terminals at the Clerk's Office, 1717 Pacific Avenue, Suite 2100, Tacoma, WA 98402 or 700 Stewart St, Room 6301, Seattle, WA 98101.

You may be a creditor of the debtor. If so, you will receive an additional notice from the court setting forth important deadlines.

**Mark L. Hatcher**  
Clerk, U.S. Bankruptcy  
Court